

Fill in this information to identify your case:

United States Bankruptcy Court for the:

Eastern District of Texas

Case number (If known): \_\_\_\_\_

Chapter you are filing under:

- Chapter 7  
 Chapter 11  
 Chapter 12  
 Chapter 13

Check if this is an amended filing

Official Form 101

## Voluntary Petition for Individuals Filing for Bankruptcy

04/20

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Identify Yourself**

**About Debtor 1:**

**1. Your full name**

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

Terry

First name

Lawson

Middle name

James

Last name

Suffix (Sr., Jr., II, III)

**About Debtor 2 (Spouse Only in a Joint Case):**

First name

Middle name

Last name

Suffix (Sr., Jr., II, III)

**2. All other names you have used in the last 8 years**

Include your married or maiden names.

**3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)**

xxx - xx - 8 3 8 1

OR

9 xx - xx - \_\_\_\_\_

xxx - xx - \_\_\_\_\_

OR

9 xx - xx - \_\_\_\_\_

Debtor 1

Terry Lawson James

First Name Middle Name

Last Name

Document Page 2 of 20

Case number (if known) \_\_\_\_\_

<b>About Debtor 1:</b>			<b>About Debtor 2 (Spouse Only in a Joint Case):</b>												
<p><b>4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years</b></p> <p>Include trade names and <i>doing business as</i> names</p> <p><input checked="" type="checkbox"/> I have not used any business names or EINs.</p> <p>Business name _____</p> <p>Business name _____</p> <p>EIN _____</p> <p>_____</p> <p>EIN _____</p>			<p><input type="checkbox"/> I have not used any business names or EINs.</p> <p>Business name _____</p> <p>Business name _____</p> <p>EIN _____</p> <p>_____</p> <p>EIN _____</p>												
<p><b>5. Where you live</b></p> <p>840 Quail Rise</p> <table> <tr> <td>Number</td> <td>Street</td> </tr> <tr> <td colspan="2">_____</td> </tr> <tr> <td>McKinney</td> <td>TX      75069</td> </tr> <tr> <td>City</td> <td>State    ZIP Code</td> </tr> <tr> <td>Collin County</td> <td></td> </tr> <tr> <td>County</td> <td></td> </tr> </table> <p>If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.</p> <p>Number      Street</p> <p>_____</p> <p>P.O. Box</p> <p>_____</p> <p>City              State    ZIP Code</p> <p>Number      Street</p> <p>_____</p> <p>P.O. Box</p> <p>_____</p> <p>City              State    ZIP Code</p>				Number	Street	_____		McKinney	TX      75069	City	State    ZIP Code	Collin County		County	
Number	Street														
_____															
McKinney	TX      75069														
City	State    ZIP Code														
Collin County															
County															
<p><b>6. Why you are choosing this district to file for bankruptcy</b></p> <p><i>Check one:</i></p> <p><input checked="" type="checkbox"/> Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.</p> <p><input type="checkbox"/> I have another reason. Explain. (See 28 U.S.C. § 1408.)</p>			<p><i>Check one:</i></p> <p><input type="checkbox"/> Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.</p> <p><input type="checkbox"/> I have another reason. Explain. (See 28 U.S.C. § 1408.)</p>												

Debtor 1

Terry Lawson James

First Name Middle Name

Last Name

**Part 2: Tell the Court About Your Bankruptcy Case****7. The chapter of the Bankruptcy Code you are choosing to file under**

Check one. (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy* (Form 2010)). Also, go to the top of page 1 and check the appropriate box.

- Chapter 7  
 Chapter 11  
 Chapter 12  
 Chapter 13

**8. How you will pay the fee**

**I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.

**I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).

**I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.

**9. Have you filed for bankruptcy within the last 8 years?** No Yes.

District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_

District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_

District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_

**10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?** No Yes.

Debtor \_\_\_\_\_ Relationship to you \_\_\_\_\_

District \_\_\_\_\_ When \_\_\_\_\_ Case number, if known \_\_\_\_\_

Debtor \_\_\_\_\_ Relationship to you \_\_\_\_\_

District \_\_\_\_\_ When \_\_\_\_\_ Case number, if known \_\_\_\_\_

**11. Do you rent your residence?** No. Go to line 12. Yes. Has your landlord obtained an eviction judgment against you? No. Go to line 12. Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

Debtor 1

Terry Lawson James

First Name Middle Name

Last Name

**Part 3: Report About Any Businesses You Own as a Sole Proprietor****12. Are you a sole proprietor of any full- or part-time business?** No. Go to Part 4. Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any

Number Street

City

State

ZIP Code

*Check the appropriate box to describe your business:* Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above**13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor or a debtor as defined by 11 U.S.C. § 1182(1)?**

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

*If you are filing under Chapter 11, the court must know whether you are a small business debtor or a debtor choosing to proceed under Subchapter V so that it can set appropriate deadlines. If you indicate that you are a small business debtor or you are choosing to proceed under Subchapter V, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).*

 No. I am not filing under Chapter 11. No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code, and I do not choose to proceed under Subchapter V of Chapter 11. Yes. I am filing under Chapter 11, I am a debtor according to the definition in § 1182(1) of the Bankruptcy Code, and I choose to proceed under Subchatper V of Chapter 11.**Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention****14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?**

*For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?*

 No Yes. What is the hazard?

If immediate attention is needed, why is it needed?

Where is the property?

**Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling****15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

**About Debtor 1:**

*You must check one:*

- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

- I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- I am not required to receive a briefing about credit counseling because of:

**Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

**Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

**Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

**About Debtor 2 (Spouse Only in a Joint Case):**

*You must check one:*

- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

- I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- I am not required to receive a briefing about credit counseling because of:

**Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

**Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

**Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1

Terry Lawson James

First Name Middle Name

Last Name

Case number (if known) \_\_\_\_\_

**Part 6: Answer These Questions for Reporting Purposes****16. What kind of debts do you have?**

**16a. Are your debts primarily consumer debts?** Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

- No. Go to line 16b.  
 Yes. Go to line 17.

**16b. Are your debts primarily business debts?** Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.

- No. Go to line 16c.  
 Yes. Go to line 17.

**16c. State the type of debts you owe that are not consumer debts or business debts.**

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**17. Are you filing under Chapter 7?**

- No. I am not filing under Chapter 7. Go to line 18.

**Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?**

- Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?  
 No  
 Yes

**18. How many creditors do you estimate that you owe?**

- |  |  |  |
|--|--|--|
| <input checked="" type="checkbox"/> 1-49 | <input type="checkbox"/> 1,000-5,000   | <input type="checkbox"/> 25,001-50,000     |
| <input type="checkbox"/> 50-99           | <input type="checkbox"/> 5,001-10,000  | <input type="checkbox"/> 50,001-100,000    |
| <input type="checkbox"/> 100-199         | <input type="checkbox"/> 10,001-25,000 | <input type="checkbox"/> More than 100,000 |
| <input type="checkbox"/> 200-999         |  |  |

**19. How much do you estimate your assets to be worth?**

- |  |  |  |
|--|--|--|
| <input type="checkbox"/> \$0-\$50,000          | <input checked="" type="checkbox"/> \$1,000,001-\$10 million | <input type="checkbox"/> \$500,000,001-\$1 billion     |
| <input type="checkbox"/> \$50,001-\$100,000    | <input type="checkbox"/> \$10,000,001-\$50 million           | <input type="checkbox"/> \$1,000,000,001-\$10 billion  |
| <input type="checkbox"/> \$100,001-\$500,000   | <input type="checkbox"/> \$50,000,001-\$100 million          | <input type="checkbox"/> \$10,000,000,001-\$50 billion |
| <input type="checkbox"/> \$500,001-\$1 million | <input type="checkbox"/> \$100,000,001-\$500 million         | <input type="checkbox"/> More than \$50 billion        |

**20. How much do you estimate your liabilities to be?**

- |  |  |  |
|--|--|--|
| <input type="checkbox"/> \$0-\$50,000          | <input checked="" type="checkbox"/> \$1,000,001-\$10 million | <input type="checkbox"/> \$500,000,001-\$1 billion     |
| <input type="checkbox"/> \$50,001-\$100,000    | <input type="checkbox"/> \$10,000,001-\$50 million           | <input type="checkbox"/> \$1,000,000,001-\$10 billion  |
| <input type="checkbox"/> \$100,001-\$500,000   | <input type="checkbox"/> \$50,000,001-\$100 million          | <input type="checkbox"/> \$10,000,000,001-\$50 billion |
| <input type="checkbox"/> \$500,001-\$1 million | <input type="checkbox"/> \$100,000,001-\$500 million         | <input type="checkbox"/> More than \$50 billion        |

**Part 7: Sign Below****For you**

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  
 18 U.S.C. §§ 152, 1341, 1519, and 3571.



Signature of Debtor 1

Executed on 09/15/2021  
MM / DD / YYYY


Signature of Debtor 2

Executed on                     
MM / DD / YYYY

Debtor 1

Terry Lawson James

First Name Middle Name

Last Name

Document Page 7 of 20

Case number (if known)

**For your attorney, if you are represented by one****If you are not represented by an attorney, you do not need to file this page.**

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.



Signature of Attorney for Debtor

Date

09/15/2021

MM / DD / YYYY

Brandon Tittle

Printed name

Tittle Law Group, PLLC

Firm name

5550 Granite Pkwy

Number Street

Suite 220

Plano

TX

75024

City

State

ZIP Code

Contact phone 972-987-5094

Email address btittle@tittlelawgroup.com

24090436

TX

Bar number

State

Fill in this information to identify your case:

Debtor 1	Terry Lawson James		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: Eastern District of Texas			
Case number (If known) _____			

Check if this is an amended filing

Official Form 104

For Individual Chapter 11 Cases: List of Creditors Who Have the 20 Largest Unsecured Claims Against You and Are Not Insiders

12/15

If you are an individual filing for bankruptcy under Chapter 11, you must fill out this form. If you are filing under Chapter 7, Chapter 12, or Chapter 13, do not fill out this form. Do not include claims by anyone who is an *insider*. Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20 percent or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Also, do not include claims by secured creditors unless the unsecured claim resulting from inadequate collateral value places the creditor among the holders of the 20 largest unsecured claims.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information.

Part 1: List the 20 Unsecured Claims in Order from Largest to Smallest. Do Not Include Claims by Insiders.

	Unsecured claim
<b>1</b> Wells Fargo Creditor's Name 420 Montgomery Street Number Street	What is the nature of the claim? _____ \$ 537,727.00  As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <input checked="" type="checkbox"/> None of the above apply
San Francisco CA 94104 City State ZIP Code	Does the creditor have a lien on your property? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Total claim (secured and unsecured): \$ _____ Value of security: - \$ _____ Unsecured claim \$ _____
Bruce Tanquist Contact 612-667-2102 Contact phone	
<b>2</b> Midwest Financial Acceptance Corporation Creditor's Name 3144 South Winton Road Number Street	What is the nature of the claim? _____ \$ 301,244.00  As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <input checked="" type="checkbox"/> None of the above apply
Rochester NY 14623 City State ZIP Code	Does the creditor have a lien on your property? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Total claim (secured and unsecured): \$ _____ Value of security: - \$ _____ Unsecured claim \$ _____
Julia Tumia Contact 585-377-2810 Contact phone	

Debtor 1 Terry Lawson James  
 First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

**Unsecured claim**

**3** Comerica Bank

Creditor's Name

1717 Main Street

Number Street

Comerica Bank Tower, MC 6578

Dallas TX 75201

City

State

ZIP Code

Suman Vasal

Contact

214-890-4362

Contact phone

**What is the nature of the claim?** \_\_\_\_\_ \$ 114,307.00

**As of the date you file, the claim is:** Check all that apply.

- Contingent
- Unliquidated
- Disputed
- None of the above apply

**Does the creditor have a lien on your property?**

- No
- Yes. Total claim (secured and unsecured): \$ \_\_\_\_\_

Value of security: - \$ \_\_\_\_\_

Unsecured claim \$ \_\_\_\_\_

**4**

Creditor's Name

Number Street

City State ZIP Code

Contact

Contact phone

**What is the nature of the claim?** \_\_\_\_\_ \$ \_\_\_\_\_

**As of the date you file, the claim is:** Check all that apply.

- Contingent
- Unliquidated
- Disputed
- None of the above apply

**Does the creditor have a lien on your property?**

- No
- Yes. Total claim (secured and unsecured): \$ \_\_\_\_\_

Value of security: - \$ \_\_\_\_\_

Unsecured claim \$ \_\_\_\_\_

**5**

Creditor's Name

Number Street

City State ZIP Code

Contact

Contact phone

**What is the nature of the claim?** \_\_\_\_\_ \$ \_\_\_\_\_

**As of the date you file, the claim is:** Check all that apply.

- Contingent
- Unliquidated
- Disputed
- None of the above apply

**Does the creditor have a lien on your property?**

- No
- Yes. Total claim (secured and unsecured): \$ \_\_\_\_\_

Value of security: - \$ \_\_\_\_\_

Unsecured claim \$ \_\_\_\_\_

**6**

Creditor's Name

Number Street

City State ZIP Code

Contact

Contact phone

**What is the nature of the claim?** \_\_\_\_\_ \$ \_\_\_\_\_

**As of the date you file, the claim is:** Check all that apply.

- Contingent
- Unliquidated
- Disputed
- None of the above apply

**Does the creditor have a lien on your property?**

- No
- Yes. Total claim (secured and unsecured): \$ \_\_\_\_\_

Value of security: - \$ \_\_\_\_\_

Unsecured claim \$ \_\_\_\_\_

**7**

Creditor's Name

Number Street

City State ZIP Code

Contact

Contact phone

**What is the nature of the claim?** \_\_\_\_\_ \$ \_\_\_\_\_

**As of the date you file, the claim is:** Check all that apply.

- Contingent
- Unliquidated
- Disputed
- None of the above apply

**Does the creditor have a lien on your property?**

- No
- Yes. Total claim (secured and unsecured): \$ \_\_\_\_\_

Value of security: - \$ \_\_\_\_\_

Unsecured claim \$ \_\_\_\_\_

Debtor 1 Terry Lawson James  
 First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

**Unsecured claim**

**8**

Creditor's Name \_\_\_\_\_

**What is the nature of the claim?** \_\_\_\_\_ \$ \_\_\_\_\_

**As of the date you file, the claim is:** Check all that apply.

- Contingent
- Unliquidated
- Disputed
- None of the above apply

Number Street \_\_\_\_\_

**Does the creditor have a lien on your property?**

- No
- Yes. Total claim (secured and unsecured): \$ \_\_\_\_\_

City State ZIP Code \_\_\_\_\_

Value of security: - \$ \_\_\_\_\_

Contact \_\_\_\_\_

Unsecured claim \$ \_\_\_\_\_

Contact phone \_\_\_\_\_

**9**

Creditor's Name \_\_\_\_\_

**What is the nature of the claim?** \_\_\_\_\_ \$ \_\_\_\_\_

**As of the date you file, the claim is:** Check all that apply.

- Contingent
- Unliquidated
- Disputed
- None of the above apply

Number Street \_\_\_\_\_

**Does the creditor have a lien on your property?**

- No
- Yes. Total claim (secured and unsecured): \$ \_\_\_\_\_

City State ZIP Code \_\_\_\_\_

Value of security: - \$ \_\_\_\_\_

Contact \_\_\_\_\_

Unsecured claim \$ \_\_\_\_\_

Contact phone \_\_\_\_\_

**10**

Creditor's Name \_\_\_\_\_

**What is the nature of the claim?** \_\_\_\_\_ \$ \_\_\_\_\_

**As of the date you file, the claim is:** Check all that apply.

- Contingent
- Unliquidated
- Disputed
- None of the above apply

Number Street \_\_\_\_\_

**Does the creditor have a lien on your property?**

- No
- Yes. Total claim (secured and unsecured): \$ \_\_\_\_\_

City State ZIP Code \_\_\_\_\_

Value of security: - \$ \_\_\_\_\_

Contact \_\_\_\_\_

Unsecured claim \$ \_\_\_\_\_

Contact phone \_\_\_\_\_

**11**

Creditor's Name \_\_\_\_\_

**What is the nature of the claim?** \_\_\_\_\_ \$ \_\_\_\_\_

**As of the date you file, the claim is:** Check all that apply.

- Contingent
- Unliquidated
- Disputed
- None of the above apply

Number Street \_\_\_\_\_

**Does the creditor have a lien on your property?**

- No
- Yes. Total claim (secured and unsecured): \$ \_\_\_\_\_

City State ZIP Code \_\_\_\_\_

Value of security: - \$ \_\_\_\_\_

Contact \_\_\_\_\_

Unsecured claim \$ \_\_\_\_\_

Contact phone \_\_\_\_\_

**12**

Creditor's Name \_\_\_\_\_

**What is the nature of the claim?** \_\_\_\_\_ \$ \_\_\_\_\_

**As of the date you file, the claim is:** Check all that apply.

- Contingent
- Unliquidated
- Disputed
- None of the above apply

Number Street \_\_\_\_\_

**Does the creditor have a lien on your property?**

- No
- Yes. Total claim (secured and unsecured): \$ \_\_\_\_\_

City State ZIP Code \_\_\_\_\_

Value of security: - \$ \_\_\_\_\_

Contact \_\_\_\_\_

Unsecured claim \$ \_\_\_\_\_

Contact phone \_\_\_\_\_

Debtor 1 **Terry Lawson James**  
 First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

**Unsecured claim**

**13**

Creditor's Name \_\_\_\_\_

**What is the nature of the claim?** \_\_\_\_\_ \$ \_\_\_\_\_

**As of the date you file, the claim is:** Check all that apply.

- Contingent
- Unliquidated
- Disputed
- None of the above apply

Number Street \_\_\_\_\_

**Does the creditor have a lien on your property?**

- No

Yes. Total claim (secured and unsecured): \$ \_\_\_\_\_

Value of security: - \$ \_\_\_\_\_

Unsecured claim \$ \_\_\_\_\_

City State ZIP Code \_\_\_\_\_

Contact \_\_\_\_\_

Contact phone \_\_\_\_\_

**14**

Creditor's Name \_\_\_\_\_

**What is the nature of the claim?** \_\_\_\_\_ \$ \_\_\_\_\_

**As of the date you file, the claim is:** Check all that apply.

- Contingent
- Unliquidated
- Disputed
- None of the above apply

Number Street \_\_\_\_\_

**Does the creditor have a lien on your property?**

- No

Yes. Total claim (secured and unsecured): \$ \_\_\_\_\_

Value of security: - \$ \_\_\_\_\_

Unsecured claim \$ \_\_\_\_\_

City State ZIP Code \_\_\_\_\_

Contact \_\_\_\_\_

Contact phone \_\_\_\_\_

**15**

Creditor's Name \_\_\_\_\_

**What is the nature of the claim?** \_\_\_\_\_ \$ \_\_\_\_\_

**As of the date you file, the claim is:** Check all that apply.

- Contingent
- Unliquidated
- Disputed
- None of the above apply

Number Street \_\_\_\_\_

**Does the creditor have a lien on your property?**

- No

Yes. Total claim (secured and unsecured): \$ \_\_\_\_\_

Value of security: - \$ \_\_\_\_\_

Unsecured claim \$ \_\_\_\_\_

City State ZIP Code \_\_\_\_\_

Contact \_\_\_\_\_

Contact phone \_\_\_\_\_

**16**

Creditor's Name \_\_\_\_\_

**What is the nature of the claim?** \_\_\_\_\_ \$ \_\_\_\_\_

**As of the date you file, the claim is:** Check all that apply.

- Contingent
- Unliquidated
- Disputed
- None of the above apply

Number Street \_\_\_\_\_

**Does the creditor have a lien on your property?**

- No

Yes. Total claim (secured and unsecured): \$ \_\_\_\_\_

Value of security: - \$ \_\_\_\_\_

Unsecured claim \$ \_\_\_\_\_

City State ZIP Code \_\_\_\_\_

Contact \_\_\_\_\_

Contact phone \_\_\_\_\_

**17**

Creditor's Name \_\_\_\_\_

**What is the nature of the claim?** \_\_\_\_\_ \$ \_\_\_\_\_

**As of the date you file, the claim is:** Check all that apply.

- Contingent
- Unliquidated
- Disputed
- None of the above apply

Number Street \_\_\_\_\_

**Does the creditor have a lien on your property?**

- No

Yes. Total claim (secured and unsecured): \$ \_\_\_\_\_

Value of security: - \$ \_\_\_\_\_

Unsecured claim \$ \_\_\_\_\_

City State ZIP Code \_\_\_\_\_

Contact \_\_\_\_\_

Contact phone \_\_\_\_\_

Debtor 1

Terry Lawson James

First Name Middle Name Last Name

Case number (if known)

**Unsecured claim**

**18**

**What is the nature of the claim?** \_\_\_\_\_ \$ \_\_\_\_\_

Creditor's Name

Number Street

City State ZIP Code

Contact

Contact phone

**As of the date you file, the claim is:** Check all that apply.

- Contingent
- Unliquidated
- Disputed
- None of the above apply

**Does the creditor have a lien on your property?**

- No
- Yes. Total claim (secured and unsecured): \$ \_\_\_\_\_  
Value of security: - \$ \_\_\_\_\_  
Unsecured claim \$ \_\_\_\_\_

**19**

**What is the nature of the claim?** \_\_\_\_\_ \$ \_\_\_\_\_

Creditor's Name

Number Street

City State ZIP Code

Contact

Contact phone

**As of the date you file, the claim is:** Check all that apply.

- Contingent
- Unliquidated
- Disputed
- None of the above apply

**Does the creditor have a lien on your property?**

- No
- Yes. Total claim (secured and unsecured): \$ \_\_\_\_\_  
Value of security: - \$ \_\_\_\_\_  
Unsecured claim \$ \_\_\_\_\_

**20**

**What is the nature of the claim?** \_\_\_\_\_ \$ \_\_\_\_\_

Creditor's Name

Number Street

City State ZIP Code

Contact

Contact phone

**As of the date you file, the claim is:** Check all that apply.

- Contingent
- Unliquidated
- Disputed
- None of the above apply

**Does the creditor have a lien on your property?**

- No
- Yes. Total claim (secured and unsecured): \$ \_\_\_\_\_  
Value of security: - \$ \_\_\_\_\_  
Unsecured claim \$ \_\_\_\_\_

Debtor 1

Terry Lawson James

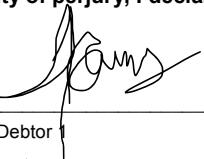
First Name

Middle Name

Last Name

Document Page 13 of 20

Case number (if known)

**Part 2: Sign Below****Under penalty of perjury, I declare that the information provided in this form is true and correct.**

Signature of Debtor 1

Date 09/15/2021  
MM / DD / YYYY

Signature of Debtor 2

Date 09/15/2021  
MM / DD / YYYY

United States Bankruptcy Court  
Eastern District of Texas

In re: Terry Lawson James

Case No.

Debtor(s)

Chapter 11

**Verification of Creditor Matrix**

The above-named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: 09/15/2021

  
\_\_\_\_\_  
Signature of Debtor

\_\_\_\_\_  
Signature of Joint Debtor

Midwest Financial Acceptance Corporation  
Legal Department  
3144 South Winton Road  
Rochester, New York 14623

Hitachi Capital America Corp.  
Legal Department  
800 Connecticut Ave Ste 4N01  
Norwalk, CT, 06854-1738

Comerica Bank  
Legal Department  
1717 Main Street  
Comerica Bank Tower  
MC 6578  
Dallas, TX 75201

Wells Fargo  
Legal Department  
420 Montgomery Street,  
San Francisco, CA 94104

BB&T Bank  
Legal Department  
200 Second St NW  
Winston-Salem, NC 27101

Frost Bank  
Legal Department  
100 W. Houston Street  
San Antonio, Texas 78205

Ally Bank  
Legal Department  
200 West Civic Center Dr  
Sandy, UT 84070

Internal Revenue Service  
P.O. Box 7346  
Philadelphia, PA 19101

Office of The United States Trustee  
Bank of America Building  
110 North College Avenue, Room 300  
Tyler, Texas 75702

# United States Bankruptcy Court

Eastern District of Texas

In re Terry Lawson James

Case No. \_\_\_\_\_

Debtor

Chapter <sup>11</sup> \_\_\_\_\_

## DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

- Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

FLAT FEE

For legal services, I have agreed to accept .....	\$ 9,318.00
Prior to the filing of this statement I have received.....	\$ 9,318.00
Balance Due.....	\$ 0.00

RETAINER

For legal services, I have agreed to accept a retainer of .....	\$ _____
The undersigned shall bill against the retainer at an hourly rate of .....	\$ _____
[Or attach firm hourly rate schedule.] Debtor(s) have agreed to pay all Court approved fees and expenses exceeding the amount of the retainer.	

- The source of the compensation paid to me was:

Debtor       Other (specify)

- The source of compensation to be paid to me is:

Debtor       Other (specify)

- I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the Agreement, together with a list of the names of the people sharing the compensation is attached.

- In return of the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

d. [Other provisions as needed]

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

09/15/2021

Date



*Signature of Attorney*

Tittle Law Group, PLLC

*Name of law firm*  
5550 Granite Pkwy  
Suite 220  
Plano, TX 75024  
972-987-5094  
[btittle@tittlelawgroup.com](mailto:btittle@tittlelawgroup.com)

Certificate Number: 12459-TXE-CC-035993785



12459-TXE-CC-035993785

## CERTIFICATE OF COUNSELING

I CERTIFY that on September 15, 2021, at 1:47 o'clock PM PDT, Terry James received from Abacus Credit Counseling, an agency approved pursuant to 11 U.S.C. 111 to provide credit counseling in the Eastern District of Texas, an individual [or group] briefing that complied with the provisions of 11 U.S.C. 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: September 15, 2021 By: /s/Lessly Carrizales

Name: Lessly Carrizales

Title: Credit Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. 109(h) and 521(b).